

**Information to identify the case:**

Debtor 1 **Elizabeth A. Bronson**  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name  
  
United States Bankruptcy Court  
**WESTERN DISTRICT OF PENNSYLVANIA**  
Case number: **17-21927-GLT**

Social Security number or ITIN **xxx-xx-0187**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**  
Date case filed for chapter **7 5/5/17**

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. Debtor's full name	Elizabeth A. Bronson	
2. All other names used in the last 8 years	fka Elizabeth A. Fitzgerald	
3. Address	156 Hawksworth Road Greensburg, PA 15601	
4. Debtor's attorney	Brian C. Thompson Thompson Law Group, P.C. 125 Warrendale-Bayne Road Suite 200 Warrendale, PA 15086	Contact phone 724-799-8404
5. Bankruptcy trustee	James R. Walsh Spence, Custer, Saylor, Wolfe & Rose, LLC 1067 Menoher Boulevard Johnstown, PA 15905	Contact phone 814-536-0735

The United States Trustee, Region3, appoints this individual as interim trustee as of the date of the filing of the bankruptcy petition.

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 5/30/17
<p>The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p> <p><b>Photo ID/Delays:</b> For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.</p>		
<b>7. Meeting of creditors</b>	<b>July 7, 2017 at 10:00 AM</b>	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting</b></p>		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 9/5/17</b>
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>		
<p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
<p><b>10. Proof of claim</b></p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p> <p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Elizabeth A. Bronson  
fka Elizabeth A. Fitzgerald  
Debtor(s)**

Bankruptcy Case No.: 17-21927-GLT  
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75<sup>th</sup> day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: May 30, 2017

Gregory L. Taddonio  
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

**Certificate of Notice Page 5 of 6**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Elizabeth A. Bronson  
Debtor

Case No. 17-21927-GLT  
Chapter 7

## **CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut  
Form ID: 309A

Page 1 of 2  
Total Noticed: 48

Date Rcvd: May 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2017.

db +Elizabeth A. Bronson, 156 Hawksworth Road, Greensburg, PA 15601-1530  
14417507 Borough of Southwest Greensburg, 564 Stanton Street, Washington, PA 15301  
14417513 +Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816  
14417517 +Corry J Sheffler, Tax Coll., 564 Stanton Street, Greensburg, PA 15601-4074  
14417518 +Daniel Santucci, Esquire, 1 International Plaza, 5th Floor, Philadelphia, PA 19113-1510  
14417523 +GMC Financial, 75 Remittance Drive, Suite 1738, Chicago, IL 60675-1738  
14417524 +Greater Greensburg Sewage Authority, PO Box 248, Greensburg, PA 15601-0248  
14417525 +Greater Greensburg Sewage Authority, 210 W Otterman Street, Greensburg, PA 15601-2225  
14417527 +MRS Associates, Inc., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016  
14417526 +Midland Credit Management Inc, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
14417528 +National Enterprise System, 2479 Edison Blvd, Unit A, Twinsburg, OH 44087-2476  
14417529 +Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314  
14417530 +Northstar Location Services, LLC, Attn: Financial Services Dept., 4285 Genesee Street, Buffalo, NY 14225-1943  
14417532 +PNC Bank, PO Box 856177, Louisville, KY 40285-6177  
14418265 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14417531 Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760  
14417534 +Robert N. Polas, Jr., Esquire, 120 Corporate Blvd., Norfolk, VA 23502-4952  
14417536 +SLS, 8742 Lucent Boulevard, Suite 300, Highlands Ranch, CO 80129-2386  
14417535 +Seventh Avenue, 1515 S 21st Street, Clinton, IA 52732-6676  
14417542 THD/CBNA, P O Box, 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
atay E-mail/Text: bthompson@ThompsonAttorney.com May 31 2017 00:44:09 Brian C. Thompson,

acy E-mail/text: [Schompson@ThompsonAttorney.com](mailto:Schompson@ThompsonAttorney.com) May 31 2017 00:44:09 Brian C. Thompson,  
tr Thompson Law Group, P.C., 125 Warrendale-Bayne Road, Suite 200, Warrendale, PA 15086  
smg +EDI: QJRWALSH.COM May 30 2017 21:28:00 James R. Walsh,  
Spence, Custer,Saylor,Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545  
E-mail/Text: [RVSVCBICNOTICE1@state.pa.us](mailto:RVSVCBICNOTICE1@state.pa.us) May 31 2017 00:44:59 Pennsylvania Dept. of Revenue,  
ust Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946  
+E-mail/Text: [ustpregion03.pi.ecf@usdoj.gov](mailto:ustpregion03.pi.ecf@usdoj.gov) May 31 2017 00:45:09  
Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
Pittsburgh, PA 15222-3721  
14417505 +EDI: ARSN.COM May 30 2017 21:28:00 ARS National Services Inc., PO Box 463023,  
Escondido, CA 92046-3023  
14417504 +EDI: AMEREXPR.COM May 30 2017 21:28:00 American Express, PO Box 981537,  
El Paso, TX 79998-1537  
14417503 EDI: AMEREXPR.COM May 30 2017 21:28:00 American Express, PO Box 1270,  
Newark, NJ 07101-1270  
14417506 EDI: BANKAMER.COM May 30 2017 21:28:00 Bank of America, PO Box 15019,  
Wilmington, DE 19886  
14417509 +EDI: CAPITALONE.COM May 30 2017 21:28:00 Capital One, PO Box 30281,  
Salt Lake City, UT 84130-0281  
14417508 EDI: CAPITALONE.COM May 30 2017 21:28:00 Capital One, PO Box 71083,  
Charlotte, NC 28272-1083  
14417510 EDI: CAPITALONE.COM May 30 2017 21:28:00 Capital One/Saks, PO Box 71083,  
Charlotte, NC 28272-1083  
14417511 +EDI: CHASE.COM May 30 2017 21:28:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298  
14417512 +EDI: CHASE.COM May 30 2017 21:28:00 Chase Bank USA, PO Box 15298,  
Wilmington, DE 19850-5298  
14417514 +EDI: WFNNB.COM May 30 2017 21:28:00 Comenity Bank/Lnbryant, PO Box 182789,  
Columbus, OH 43218-2789  
14417515 +EDI: WFNNB.COM May 30 2017 21:28:00 Comenity Bank/NY&CO, PO Box 182789,  
Columbus, OH 43218-2789  
14417516 +EDI: WFNNB.COM May 30 2017 21:28:00 Comenity Bank/VictSecret, PO Box 182789,  
Columbus, OH 43218-2789  
14417519 +E-mail/Text: [bankruptcy.bnc@ditech.com](mailto:bankruptcy.bnc@ditech.com) May 31 2017 00:44:38 Ditech Financial, PO Box 6172,  
Rapid City, SD 57709-6172  
14417520 +EDI: FSAE.COM May 30 2017 21:28:00 Firstsource Advantage, PO Box 628,  
Buffalo, NY 14240-0628  
14417521 +EDI: FSAE.COM May 30 2017 21:28:00 Firstsource Advantage, LLC, 205 Bryant Woods South,  
Amherst, NY 14228-3609  
14417522 +EDI: RMSC.COM May 30 2017 21:28:00 GE Capital Retail Bank, PO Box 985033,  
Orlando, FL 32896-0001  
14417533 EDI: PRA.COM May 30 2017 21:28:00 Portfolio Recovery Associates, 120 Corporate Blvd,  
Suite 100, Norfolk, VA 23502  
14417537 +EDI: RMSC.COM May 30 2017 21:28:00 SYNCB/JCPenny, PO Box 965007, Orlando, FL 32896-5007  
14417538 +EDI: RMSC.COM May 30 2017 21:28:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005  
14417539 +EDI: RMSC.COM May 30 2017 21:28:00 SYNCB/Sams, PO Box 965036, Orlando, FL 32896-5036  
14417541 +EDI: WTRRNBNK.COM May 30 2017 21:28:00 TD Bank USA/Target Credit, PO Box 673,  
Minneapolis, MN 55440-0673  
14417540 +EDI: WTRRNBNK.COM May 30 2017 21:28:00 Target Card Services, PO Box 660170,  
Dallas, TX 75266-0170  
14417543 +EDI: VERIZONCOMB.COM May 30 2017 21:28:00 Verizon, PO Box 15124, Albany, NY 12212-5124

District/off: 0315-2

User: mgut  
Form ID: 309A

Page 2 of 2  
Total Noticed: 48

Date Rcvd: May 30, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14417544 +E-mail/Text: BKRMailOps@weltman.com May 31 2017 00:45:19 Weltman, Weinberg & Reis Co, LPA,  
323 W. Lakeside Avenue, Suite 200, Cleveland, OH 44113-1009

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 01, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2017 at the address(es) listed below:

Brian C. Thompson on behalf of Debtor Elizabeth A. Bronson bthompson@ThompsonAttorney.com, blemom@thompsonattorney.com; LaurenMichaels@thompsonattorney.com; jwrzosek@thompsonattorney.com; mgi llespie@thompsonattorney.com; nfulkl1@thompsonattorney.com; noreply@thompsonattorney.com; mhodge@thompsonattorney.com; t stark&#0160; James R. Walsh jwalsh@spencecuster.com, trustee@spencecuster.com; kpetak@spencecuster.com; rsnyder@spencecuster.com; lkinsey@spencecuster.com; mskunta@spencecuster.com; jwalsh@cf.epiqsystems.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 3